



## 1990 DRE Legislative Summary

by Eileen Parker, Manager,  
Legislation, Publications and Records Management

All statutes are effective January 1, 1991, unless otherwise noted. The following brief descriptions of 1990 legislation are intended to alert you to the existence of pertinent changes to the law. They should not be relied upon as in-depth statements of the law. You should refer to the statutes for complete and accurate information.

### DEPARTMENT SPONSORED

#### **AB 3070 (Lewis) Chapter 728 - Real Estate Brokers.**

Amends Sections 10085, 10131.1, 10153.3, 10232.1, and 10471 of the Business and Professions Code.

Makes various changes to provisions in the real estate law relating to the regulation of real estate brokers. Requires the Department to review and approve materials used by real estate brokers to obtain advance fees within ten calendar days rather than five days, redefines the term "sale" as it is used in defining principal activity which requires a real estate broker license.

Requires the Department to review and approve advertising submitted by real estate brokers who do a certain minimum volume business in mortgage lending within fifteen days rather than ten days.

Enables any person who qualifies to take the real estate broker examination to also take the real estate salesperson examination.

Clarifies existing law governing the time period within which an application for recovery from the Real Estate Recovery Account must be served on the judgment debtor.

#### **SB 2022 (Doolittle) Chapter 144 - Common Interest Developments.**

Amends Sections 11018.1 and 11018.6 of the Business and Professions Code.

Changes references in the above statutes to reflect changes to statutes that have been repealed, specifically subdivision "c" of Section 11018.1 refers to the term "real estate development" which was deleted from Section 1351(c) of the Civil Code by the enactment of SB 777 (Stirling) Chapter 1150, Statutes of 1989. The term "real estate development" was replaced with the term "common interest development." Similarly, Section 11018.6 references long repealed Section 1730 of the Civil Code.

This legislation references the appropriate existing statute, Section 1365 of the Civil Code.

### APPRAISERS.

#### **AB 527 (Hannigan) Chapter 491 - Appraisals.**

Adds Part 3, (commencing with Section 11300) of Division 4 of the Business and Professions Code and repeals Title 4.5 (commencing with Section 1922 of Division 3 of the Civil Code).

Provides a two-tier program for the voluntary licensing and certification of real estate appraisers in "federally related" loan transactions. The program would be administered by a new "Office of Real Estate Appraisers" within the Business, Transportation and Housing Agency. It would

impose minimum standards and procedures for the licensure, certification and performance of appraisals in federally related transactions. It would appropriate \$730,000 from the Education and Research Account of the Real Estate Fund, as a loan to cover the first year startup costs to implement the program.

#### **SB 910 (Vuich) Chapter 1062 - Appraisers.**

Amends Section 11310 and adds Section 11313.5 of the Business and Professions Code.

This bill, an urgency statute which became effective on September 18, 1990, provides that the Business, Transportation and Housing Agency and, on and after January 1, 1991, the Director of the Office of Real Estate Appraisers may adopt regulations to implement the real estate appraisers licensing and certification law and would provide that these regulations would be emergency regulations.

#### **SB 2380 (Presley) Chapter 646 - Real Estate Appraisals.**

Requires the Office of Real Estate Appraisers which office was created by AB 527 to conduct a study on the feasibility of requiring all persons who perform or issue appraisals to be licensed. The bill requires the report to the legislature on or before January 1, 1992.

#### **SB 2397 (Craven) Chapter 200 - Appraisals.**

Amends Section 10237.6 of the Business and Professions Code.

Requires a real property security dealer (real estate broker) to either appraise or cause an appraisal to be made of each parcel of real property used as security for a "real property security" (guaranteed mortgage loan) unless the purchaser states in writing that he will obtain his own appraisal.

### COMMON INTEREST DEVELOPMENTS

#### **AB 2438 (Ferguson) Chapter 716 - Common Interest Developments: Financial Affairs.**

Amends Section 1365 of the Civil Code. Makes non-substantive technical changes to Section 1365 of the Civil Code. While not identical, Regulation 2792.22 currently reflects the substance of this amended statute.

#### **AB 3689 (Hauser) Chapter 1517 - Homeowners Association Assessments and CC&Rs.**

Amends Sections 714, 1354 and 1366 of the Civil Code.

Modifies law which limits CC&R provisions that restrict use of solar energy systems, to permit reasonable restrictions which do not significantly increase costs of the solar energy system or de-

crease its efficiency.

Provides that attorneys fees and costs will be awarded the prevailing party in any action to enforce provisions of CC&Rs and prohibits the board from imposing an annual increase in regular assessments unless it has complied with the annual budget distribution requirements of Section 1365 of the Civil Code.

#### **SB 2181 (L. Greene) Chapter 1483 - Common Interest Developments.**

Adds Section 1363.2 to the Civil Code.

Specifies the type of depository into which a management agent must place funds belonging to an association for a common interest development; the conditions for funds to go into an interest bearing account; the necessity of separate accounting; and the conditions pertaining to commingling of such funds with the money of the management agent or with the money of others (including various associations).

### SEISMIC SAFETY: DISCLOSURE

#### **AB 2959 (Klehs) Chapter 1499 - Seismic Safety.**

Adds Section 10149 to the Business and Professions Code, adds Section 2079.8 to the Civil Code.

Requires the Seismic Safety Commission to develop, adopt, and publish a homeowners guide on earthquake preparedness with prescribed contents by January 1, 1992. Provides that if real estate brokers or sellers provide copies of the guide in connection with the transfer of real property to prospective buyers the information would be deemed adequate to inform the buyer regarding geological and seismic hazards.

### ESCROW

#### **ACR 139 (Johnson) Resolution Chapter 164 - Escrow Industry in California.**

Requests the Secretary of the Business, Transportation and Housing Agency to convene an

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### In Memoriam

#### ROBERT C. ARNOLD

Assistant Commissioner of Subdivisions, Robert C. Arnold, passed away on October 24, 1990.

Mr. Arnold had been an employee with the Department since 1974. During that time he worked in the Subdivisions and Regulatory divisions.

He will be missed.

**REAL ESTATE BULLETIN**

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**Summary**

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interagency task force comprised of members from the Departments of Corporations, Insurance, Real Estate, Banking, Savings and Loan and affected trade groups and associations to formulate and recommend to the legislature by December 31, 1991, whatever measures are deemed necessary to address escrow industry regulatory problems and issues.

**AB 546 (Moore) Chapter 13 - Property Transfers: Escrow: Deposit Refunds.**

Adds Section 1057.3 to the Civil Code.

Requires a buyer or seller of real property containing one to four residential units to insure that all funds deposited into escrow are returned either to the person who made the deposit or to the person who is entitled to the refund. Specific damages and the assessment of attorneys' fees can be made against a buyer or seller who acts in bad faith.

**LICENSE LAW**

**AB 3594 (Speier) Chapter 1335 - Real Estate.**

Amends Section 10177 of the Business and Professions Code.

Makes the failure of a licensee to disclose to the buyer the extent of his or her ownership interest in the real property being sold, leased or exchanged grounds for suspension or revocation of a real estate license.

**MORTGAGES**

**AB 2607 (Moore) Chapter 834 - Loans Secured by Real Property.**

Amends Sections 10242 and 10245 of the Business and Professions Code.

Increases the number of real property secured loans covered by the Necessitous Borrowers Act (Article 7 of the Real Estate Law, beginning with Section 10240 of the Business and Professions Code) by increasing the amount of junior trust deed loans subject to its provision from \$10,000 to \$20,000; and the amount of first trust deed loans from \$20,000 to \$30,000. Also increases the maximum amount which could be charged to a borrower by a real estate broker for arranging such a loan from \$350 to \$750.

**REAL ESTATE BROKERS**

**AB 2242 (Costa) Chapter 925 - License Exemptions.**

Amends Section 10131.01 of the Business and Professions Code.

Would expand the real estate broker licensing exemption for resident managers of apartment buildings or complexes to include employees of the person who has a contract to manage the building or complex and who perform specified acts, if the employees work under the supervision and control of the broker or the overall manager or a salesperson licensed to that broker.

**AB 3071 (Lewis) Chapter 729 - Business Opportunity.**

Adds Section 10133.3 to the Business and Professions Code.

Exempts persons who sell radio, television or cable enterprises licensed by the Federal Communications Commission (FCC) from the provisions of the Real Estate Law relating to business opportunity transactions.

**SB 2491 (Vuich) Chapter 1534 - Broker Disclosures.**

Amends Sections 10232 and 10232.4 of the Business and Professions Code.

Amends existing law to exclude certain loans arranged by real estate brokers from the "threshold" loan count (20 or more loans aggregating more than \$2 million dollars in any 12-month period) which triggers specific regulatory disclosure and reporting requirements on real estate brokers. Specifically, the bill expands the list of sophisticated lenders to whom real estate brokers do not have to disclose. These loans will not be counted toward a threshold.

**SUBDIVISIONS**

**AB 1162 (Polanco) Chapter 1092 - Out-of-State Subdivisions.**

Amends Sections 10249.2 and 10249.3, adds Sections 10249.11, 10249.5, 10249.6, and 10249.7 to the Business and Professions Code.

Exempts from the requirement of a California Department of Real Estate conducted market value appraisal, the offering in California of subdivided interests in an accessible urban subdivision (as defined). Also provides for issuance of a preliminary permit, a time-frame for application processing, and for an appraisal (prepared in accordance with certain Federal standards) of the property to be delivered to the public. A California purchase receiving an appraisal subsequent to contracting would have a three-day (personal delivery) or 5-day (delivery by mail) right to rescind if the sale price is more than 110% of the appraisal.

**TITLE INSURANCE**

**SB 1931 (Davis) Chapter 1592 - Title Insurance**

Repeals and adds Section 12404 of the Insurance Code relating to title insurance.

Prohibits a title insurer, controlled escrow company or underwritten title company from directly or indirectly, or through intermediaries paying any commission or any part of its fees or charges as an inducement for the placement or referral of title insurance business. Revises current law to expressly prohibit the use of intermediaries as a means of getting around the prohibition. Specifies certain activities which would be considered per se inducements for the placement or referral of title insurance business. Section 10177.4 of the Business and Professions Code prohibits real estate licensees from claiming, demanding, or receiving a commission, fee or other consideration as compensation or inducement for referral of customers to any escrow agent, structural pest control firm, home protection company, title insurer, controlled escrow company, or underwritten title company. ❖

**POSTAL STATEMENT**

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## License reinstatement

by Frank Lyons, Attorney-in-Charge,  
San Francisco

Persons who have had their real estate licenses revoked or restricted as a result of disciplinary action by the DRE are not necessarily doomed to that status forever.

California law provides a mechanism to allow revokees or restricted licensees to petition for reinstatement or reduction of penalty after a period of not less than one year has elapsed from the date of the decision imposing the discipline or from the date of denial of a similar petition. (California Government Code, Section 11522.)

In considering whether or not to grant a petition for reinstatement of a real estate license, the DRE refers, among other things, to the Criteria of Rehabilitation as set out in Section 2911 of the Commissioner's Regulations (Title 10, California Code of Regulations.)

The petitioner has the burden of demonstrating to the Commissioner that he or she has been rehabilitated since the discipline was imposed.

Upon receipt of the petition for reinstatement, the DRE initiates an investigatory file and assigns a Deputy Real Estate Commissioner to look into the activities of the petitioner since the occurrence of the disciplinary action. Civil and criminal court dockets are checked to ascertain whether the petitioner has been involved in any untoward or illegal conduct.

A personal interview of the petitioner is scheduled by the investigating Deputy and the petitioner is given the opportunity to provide any evidence he or she can produce which would reflect favorably on the petition for reinstatement. Besides the oral testimony, the petitioner may produce documentary evidence to support his or her petition. Court documents indicating that underlying criminal convictions have been expunged, probation has been terminated, or that the petitioner has made restitution to the victims of the illegal activity are examples of documentary evidence which may be beneficial to the petitioner's cause.

The interview also provides the opportunity for the Deputy to question the petitioner regarding any detrimental information that may have been discovered during the investigation, and also allows the petitioner to explain, refute or neutralize the detrimental information, if possible.

The DRE strives to complete the petition process within six (6) months from the date the petition is filed. In most cases the six month target date is achieved, however, the processing time is somewhat increased if there is a large number of petitions being processed, if the issues in a given case are more complex or if the petitioner does not cooperate in a timely manner with the assigned Deputy's instructions. All petitioners should fully cooperate in the petition process so that a timely determination of the petition can be made and sent to the Commissioner.

The Commissioner reviews the file presented and makes the ultimate decision on the action to be taken. The file is then routed to the originating regulatory office for filing of the appropriate order.

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## Unexplained Trust Fund Overage

One of the requirements when a broker maintains a bank account as a depository for trust funds is that the balance of the account at any time must equal the aggregate trust fund liability of the broker to all owners of said funds. If the bank account balance is less, there is a trust fund shortage, and if it is more there is an overage. Either one is a violation of the real estate law and regulations, and must be corrected immediately by the responsible broker.

A question that has been raised by numerous brokers is how should they handle an overage in a trust fund bank account if the cause of the overage is not identified. An overage occurs when the adjusted bank balance is greater than the total of the separate subsidiary records reflecting the liability to the funds' owners. Usually the broker is not able to identify who the excess money belongs to, when the bank account is not reconciled regularly with the subsidiary records. When a difference between the two is discovered the transactions to be reviewed are so voluminous that locating the difference is next to impossible. (This is one reason why it is important to reconcile the bank account record with the separate subsidiary records on a regular basis as required by Regulation 2831.2.)

The Department of Real Estate interprets Section 10145 to provide that if the cause of the overage is not known and the person entitled to the overage can not be identified, the *excess funds may not be withdrawn* from or transferred out of the trust account for the broker's own use, or otherwise be treated as non-trust funds. The overage should be treated as a trust liability that is unidentified as of the reconciliation date, and will be so treated until the broker can prove otherwise. The funds, therefore, must be maintained in the trust account. Overages not cleared in five years will escheat to the state under the Unclaimed Property Law.

The manner of clearing an overage will depend on its cause. If the excess funds belong to the broker, e.g., earned property management fees, the amount must be withdrawn from the account. The bank balance would then equal the total trust fund liability as reflected on the subsidiary records.

When the cause of the overage is not identified, however, it is not known whether the trust fund account contains non-trust funds or whether adjustments are needed to the liability accounts. If the overage is treated as non-trust funds and then

withdrawn from the account to avoid commingling, such disbursement will cause a shortage if the excess funds are actually for unrecorded trust liability, due to errors in recording transactions in the subsidiary records that understate the trust fund liabilities.

Since the trust account is intended to contain trust funds only, and the broker has the fiduciary responsibility for the proper handling and accounting of trust funds, the burden is on the broker to prove that the overage is not trust funds. Business and Professions Code Section 10145 provides that funds deposited in a trust fund bank account may be disbursed only upon the authorization of the funds' owner. Any unexplained trust fund overage therefore may not be disbursed as non-trust funds; it must be left in a trust account until the broker can prove, through adequate source documentation, that it is non-trust funds.

To properly account for an unexplained overage, a separate subsidiary record must be maintained for the amount. The card/record should be titled "Unexplained Overage", and should provide sufficient details including the date of the reconciliation the overage was found and an explanation of the entry, i.e., that it was a trust account overage that could not be located. For documentation purposes a copy of the reconciliation report similar to that required by Regulation 2831.2 must be attached to or referenced on that record. By having this "Unexplained Overage" separate record the total of all subsidiary records will equal the adjusted trust fund bank account balance.

An unexplained overage may be not be used to cover shortages in other beneficiary accounts and/or trust accounts, or a shortage that may arise after the reconciliation date. It will be cleared only if the cause of the overage is located and the amount is subsequently withdrawn from the account, or the amount is sent to the State Controller's Office as provided under the Unclaimed Property Law.

To receive more information on the Unclaimed Property Law you may contact: State Controllers' Office, Division of Unclaimed Property, 300 Capitol Mall, Suite 801, Sacramento, CA 95814

Note: Trust funds belonging to specific beneficiaries who can not be located for over five years will also escheat to the State per the Unclaimed Property Law. ❖

## 1990 NARELLO Education Award

by Thomas L. Mabry, Managing Deputy Commissioner II, Education Section

The Department of Real Estate has for the fourth consecutive year been honored as the recipient of an Education Recognition Award from the National Association of Real Estate License Law Officials (NARELLO). This year's winning entry was the research project entitled "Reserve Study Guidelines for Homeowner Association Budgets".

Impetus to produce this project came from concerns expressed to Commissioner James A. Edmonds, Jr. by members of his Research Advisory Committee, Department staff and the real estate industry.

The study was developed to assist the board of directors of the homeowners associations of California common interest developments to comply with specific requirements of California's Common Interest Development Act. It is designed to assist such boards in preparing the reserve study portion of an association's replacement funding, e.g., to ensure adequate reserves for replacement of roofs, pool equipment, landscaping, etc.. Also included in the report are lists of major components usually included and those frequently overlooked in developing a budget for reserves.

The independent study was produced by the Institute for the Study of Family, Work and Community under a DRE research contract.

To order a copy of the study, complete the publication request on page 7 and mail to the address indicated. ❖

## DISCIPLINARY ACTION — JUNE 1990 TO JULY 1990

- A list of actions is not published in this *Bulletin* until the 30-day period allowed for court appeal has expired, or if an appeal is taken on the disciplinary action stayed, until the stay is dissolved. Names of persons to whom licenses are denied on application are not published.
- The license type is listed in parenthesis after the licensee's name. [REB – Real estate broker; RREB – Restricted real estate broker; RES – Real estate salesperson; RRES – Restricted real estate salesperson; PRLS – Prepaid rental listing service; RPRLS – Restricted prepaid rental listing service; REO – Real estate officer; REC – Real estate corporation]
- The following are brief summaries of the numerical code sections listed. The full text of the various sections is found in the Business and Professions Code and the Regulations of the Real Estate Commissioner, both of which are printed in the *Real Estate Law* book. The *Real Estate Law* book is available for purchase from the Department of Real Estate.

## Commissioner's Regulations

2715	Broker's failure to maintain current address with DRE
2725	Failure of broker to review and initial agreements
2726	Broker-salesperson agreements
2731	Unauthorized use of fictitious business name
2770	Advertising
2785(a)(3)	Failure by agent to disclose material facts to principal
2830	Failure to maintain trust fund account
2830.1	Impound trust account handling
2831	Inadequate trust fund records
2831.1	Inadequate trust fund records
2832	Failure to comply with provisions for handling trust funds
2832.1	Broker's failure to obtain permission to disburse trust funds from an account involving multiple beneficiaries
2834	Trust account withdrawals by unauthorized person with trust fund rules
2852	Advance fee contracts
2970	Misleading advance fee advertising material
3000(a)(1)	Standards for vocational broker and salesperson qualification courses
3000(7)(c)	Standards for vocational broker and salesperson qualification courses
3005(h)	Standards for vocational broker and salesperson qualification courses

## Business and Professions Codes

480(a)	Denial of real estate license on grounds of conviction of crime, dishonest or fraudulent act, or act which would warrant suspension or revocation of license	10177(b)	Conviction of crime
490	Relationship of conviction to licensed activity	10177(d)	Violation of real estate law or regulations
10130	Acting without license	10177(f)	Conduct that would have warranted denial of a license
10137	Unlawful payment of compensation	10177(g)	Negligence or incompetence as licensee
10145	Trust fund handling	10177(h)	Failure to supervise salespersons
10145(a)	Trust fund handling	10177(i)	Improper use of governmental employment
10145(c)	Trust fund handling	10177(j)	Fraud or dishonest dealing not in licensed capacity
10148	Retention and availability of real estate broker records	10177(k)	Violation of restricted license condition
10162	Office abandonment	10177.5	Judgement of fraud in a civil action
10163	Branch office license requirement	10232(c)	Failure to notify of threshold broker status
10165	Covers various violations	10232.1	MLB advertising
10167.10	Failure of PRLS broker to refund advance fee paid	10232.25	Failure to file trust fund status reports
10176(a)	Making any substantial misrepresentation	10232.4	Failure to give lender/purchaser disclosure
10176(b)	Making false promises	10242	Exceeding allowable commissions, charges or interest rate on mortgage loan
10176(c)	Course of misrepresentations through salespersons	11010	Failure to file notice of intention to sell or lease subdivision
10176(d)	Failure to disclose dual agency	11018.2	Illegal subdivision sales (sale of subdivision lots without public report)
10176(e)	Commingleing trust funds		
10176(f)	Listing agreement without definite termination date		
10176(g)	Secret or undisclosed profit		
10176(i)	Fraud or dishonest dealing in licensed capacity		
10177(a)	Procuring a real estate license by misrepresentation or material false statement		

## LICENSES REVOKED

## Fresno Region

Advanced Property Management Inc. (REC)	4751 N. El Capitan, Ste 104, Fresno	Effective: 6/21/90	Violation: 2830, 2830.1, 2831, 2832, 2832.1, 2834, 10145, 10176(e)(i), 10177(d)
California Coastal Real Estate (REC)	14075 Pebblebrook Ln, San Diego	Effective: 5/23/90	Violation: 10176(a)(b), 10177(j)
Clarke, Kevin Paul (RES)	1527 19th St, #204, Bakersfield	Effective: 8/20/90	Violation: 10130, 10176(a)(i), 10177(d)(j)
County Home Loan Inc. (REC)	2416 W. Shaw Ave, Fresno	Effective: 8/28/90	Violation: 2725, 2731, 2830, 2831, 10137, 10145, 10176(a)(c)(d)(g)(i), 10177(d)(g)(h)(j), 10232(c), 10232.1, 10232.2, 10232.25, 10232.4
Gearhart, Karen (RES)	P. O. Box 325, Friant	Effective: 8/28/90	Violation: 10145, 10176(a)(d)(g)(i), 10177(g)(j)

Golden Bear Mortgage Corp (REC)	1527 19th St, Ste 204, Bakersfield	Effective: 8/20/90	Violation: 2725, 2726, 2831, 2831.1, 10137, 10145(a), 10148, 10177(d)(g)(h)
Hicks, David Leroy (REO)	2416 W. Shaw Ave, Fresno	Effective: 8/28/90	Violation: 2725, 2731, 2830, 2831, 10137, 10145, 10176(a)(c)(d)(g)(i), 10177(d)(g)(h)(j), 10232(c), 10232.1, 10232.2, 10232.25, 10232.4
Officer of: County Home Loan Inc.			
<b>Los Angeles Region</b>			
Antill, Kathleen (RES)	1510 Eucalyptus Hill Rd, Santa Barbara	Effective: 6/20/90	Violation: 490, 10177(b)
Barton, Carolyn (RES)	6774 Los Verdes Dr, #8, Rancho Palos Verdes	Effective: 7/3/90	Violation: 490, 10177(a)(b)
Berek, Sharon E. (RES)	513 Wilshire Blvd, Ste 161, Santa Monica	Effective: 8/7/90	Violation: 490, 10177(b)
Bjorklund, Patricia Claire (RES)	31215 Pacific Coast Hwy, Malibu	Effective: 8/6/90	Violation: 2832, 10145(c), 10177(d)(f)(g)

Bravo, Ralph Felix (RES)	9402 E. Stauson Ave, Pico Rivera	Effective: 7/3/90	Violation: 490, 10177(b)
Byrd, Virginia (RES)	6059 St. Clair Ave, North Hollywood	Effective: 7/10/90	Violation: 490, 10177(b)
Chavez, Edison Flavio (RES)	11016 Artesia Blvd, Artesia	Effective: 8/7/90	Violation: 490, 10177(b)
Christianson, Lisa Marie (RES)	5130 Etiwanda Ave, Tarzana	Effective: 6/20/90	Violation: 490, 10177(a)
De Rosier, Patricia M (RES)	39201 Bouquet Canyon Rd, Leona Valley	Effective: 8/16/90	Violation: 2830, 10137, 10145, 10177(d)(g)
Fields, Gloria Jean (RES)	868 Alondra Blvd, Compton	Effective: 8/7/90	Violation: 490, 10177(b)
J. A. M. Spectrum Corporation (REC)	121 Linden, Ste D, Long Beach	Effective: 6/27/90	Violation: 2831, 2832.1, 10137, 10145, 10177(d), 10232(c), 10232.25, 10242
Karstens, Camia Lee (RES)	719 Jacon Way, Pacific Palisades	Effective: 6/20/90	Violation: 490, 10177(b)

Knox, Marjorie Gladys (REB)	28616 Friarstone Ct, San Pedro	Effective: 7/3/90	Violation: 490, 10177(b)
Lelakus, Jennifer Louise (RES)	5219 Tilden Ave, Van Nuys	Effective: 6/20/90	Violation: 490, 10177(b)
Lester, Ira Brett (RRES)	6300 Lankershim Blvd, North Hollywood	Effective: 7/10/90	Violation: 490, 10177(a)(b)(f)
Lew, Billy Wah (RES)	648 Barnum Way, Monterey Park	Effective: 7/19/90	Violation: 490, 10177(b)
Marmolejo, Elizabeth (RES)	1026 W. El Dorado St, West Covina	Effective: 6/20/90	Violation: 490, 10177(a)
McKenzie, Michael Scott (RES)	315 S. Beverly Dr, Beverly Hills	Effective: 7/3/90	Violation: 490, 10177(a)
Monahan, Gwen (RES)	5807 Topanga Canyon Blvd, Woodland Hills	Effective: 6/21/90	Violation: 490, 10177(a)
Moussavi-Nasli, Chahin Sean (RES)	9638 Via Rimini, Burbank	Effective: 7/19/90	Violation: 490, 10177(a)

New Method Institute Inc (REC)	27 W. Main St, Unit F, Alhambra	Effective: 7/19/90	Violation: 490, 3000(a)(1), 3000(7)(e), 3005(h), 10177(a)(b)(d)
Noor, Roger S. (RES)	8432 Dacosta, Downey	Effective: 8/22/90	Violation: 490, 10177(b)
Ransberger, William James (RES)	Island Yacht #2, Berth 200X, Wilmington	Effective: 6/27/90	Violation: 490, 10177(b)
Rasool, Intiaz (RES)	3464 Write Ave, La Verne	Effective: 7/24/90	Violation: 490, 10177(b)
Wai, Andrew H.C. (REB, REO)	27 W. Main St, #F, Alhambra	Effective: 7/19/90	Violation: 490, 3000(a)(1), 3000(7)(e), 3005(h), 10177(a)(b)(d)
Officer of: New Method Institute Inc.			
Warren, Jim Mack Jr. (RES)	5959 Topanga Canyon Blvd, Woodland Hills	Effective: 6/20/90	Violation: 490, 10177(b)
Weinstock, Shoshana (RES)	12549 Oxnard St, #F, North Hollywood	Effective: 7/11/90	Violation: 490, 10177(a)(b)

Windom, David Edward (RES)  
5150 S. Normandie Ave.  
Los Angeles  
Effective: 6/6/90  
Violation: 10145(c),  
10176(i), 10177(d)(g)

**Santa Ana Region**

Abercrombie, Harry Lawrence (RES)  
12922 Harbor Blvd,  
Garden Grove  
Effective: 7/3/90  
Violation: 490, 10177(b)

Andrews, Michael James (RES)  
11 Margarita Rd, Palm Desert  
Effective: 6/6/90  
Violation: 490, 10177(a)(b)

Emanuel, Jackie (RES)  
14252 Culver Dr, #A-149,  
Irvine  
Effective: 1/19/90  
Violation: 490, 10177(b)

Green, Myrtle Emma Rene (REB)  
24417 Main St, Perris  
Effective: 7/17/90  
Violation: 490, 10177(b)

Hernandez, Ruben (RES)  
3999 E. Jackson Ave, #P16,  
Anaheim  
Effective: 7/24/90  
Violation: 490, 10177(b)

Holeman, Warren Graves (RES)  
15452 Cottonwood Circle,  
Huntington Beach  
Effective: 8/17/90  
Violation: 10177.5

Kunz, Gary Francis (RES)  
P. O. Box 6486, Anaheim  
Effective: 8/7/90  
Violation: 490, 10177(b)

Resort Realty (REC)  
1000 S. Palm Canyon Dr, #103,  
Palm Springs  
Effective: 6/7/90  
Violation: 2742, 2832.1,  
10145, 10176(i), 10177(d)(f)

Tom Sommers & Associates Inc  
(REC)  
73-180 Highway 111,  
Palm Desert  
Effective: 8/21/90  
Violation: 10162

Wood, Mildred P. (REB)  
422 Santiago Way, Palm Springs  
Effective: 6/7/90  
Violation: 2715, 2832.1,  
10145, 10176(i), 10177(d)(h)  
Officer of: Resort Realty

Wood, Robert Paul (REB)  
422 Santiago Way, Palm Springs  
Effective: 6/7/90  
Violation: 2715, 2832.1,  
10145, 10176(i), 10177(d)(h)  
Officer of: Resort Realty

**Sacramento Region**

Cordi, Marcel Gaston (REB, REO)  
910 Sunrise Ave, #A1-141,  
Roseville  
Effective: 6/28/90  
Violation: 10176(a)(i)  
Officer of: Premier View Inc.

Gallo, Anthony S. (RES)  
5200 Irvine Blvd, #123, Irvine  
Effective: 6/28/90  
Violation: 10176(a)(i),  
10177(j)

Haley, Anthony Phillip (RES)  
632 Myrtle Ave, Galt  
Effective: 6/6/90  
Violation: 2725, 2832.1,  
2834, 10137, 10145, 10176(c)  
10177(d)(g)(h)

Premier View Inc (REC)  
2233 Watt Ave, #295,  
Sacramento  
Effective: 6/28/90  
Violation: 10177(j)

Redding, Mary Louise (RES)  
P. O. Box 944, Chico  
Effective: 8/15/90  
Violation: 10176(e)(i)

Rogers, Gary Allen (RES)  
P. O. Box 278, Elverta  
Effective: 8/2/90  
Violation: 490, 10177(b)

Rogers, Katerina Valdamullen  
(RES)  
8137 Dike Ct, Elverta  
Effective: 8/2/90  
Violation: 490, 10177(b)

White, Daniel Robert (RES)  
1001 Wendy Hope Dr, Galt  
Effective: 6/26/90  
Violation: 490, 10177(b)

**San Diego Region**

Carey, Barbara Anna (REB)  
1610 Union St, Ste G,  
San Diego  
DBA: Plush Realty &  
Rentals  
Effective: 6/5/90  
Violation: 10148, 10176(i),  
10177(d)(g)

Hill, Robert Albert (RES)  
739 Campus Way,  
San Bernardino  
Effective: 6/27/90  
Violation: 10176(i), 10177(d)

Home Guide Inc (REC)  
5860 El Cajon Blvd, San Diego  
Effective: 8/7/90  
Violation: 2742, 2852,  
10167.10(b), 10177(d)(f)

La Jolla Pacific Mortgage Service  
(REC)  
6730 Mesa Ridge Rd, Ste A,  
San Diego  
Effective: 7/3/90  
Violation: 2740, 10130,  
10177(d)

**San Francisco Region**

Berkowitz, Sheryl Lynne (RES)  
111 Beans Creek Rd, #91,  
Scotts Valley  
Effective: 6/27/90  
Violation: 490, 10177(b)

Bunch, Richard Jerome (RES)  
1550 Bellomy St, Santa Clara  
Effective: 7/16/90  
Violation: 490, 10177(b)

Butler, Michael August (RRES)  
793 Bowen Ct, Sonoma  
Effective: 7/22/90  
Violation: 10137, 10176(c),  
10177(d)(k)

Genakos, Steve Mark (RES)  
6574 Gillis Dr, San Jose  
Effective: 7/11/90  
Violation: 490, 10177(b)

Morris, Deborah Kathern (RES)  
2772 Joseph Ave, #1, Campbell  
Effective: 6/13/90  
Violation: 10177(k)

Paras, Joe N (RES)  
2555 Ardee Ln, S.  
San Francisco  
Effective: 8/7/90  
Violation: 10130, 10177(d)(f)

Sanjideh, Zohreh (RES)  
11941 Brookglen Dr, Saratoga  
Effective: 6/12/90  
Violation: 490, 10177(a)(b)

Yusim, Isay N. (RES)  
1373 29th Ave, San Francisco  
Effective: 6/13/90  
Violation: 490, 10177(a)

**REVOKED WITH A  
RIGHT TO A  
RESTRICTED LICENSE**

**Fresno Region**

Aminilari, Shahin (RES)  
P.O. Box 6162, Los Osos  
Effective: 8/2/90  
Violation: 490, 10177(a)  
Right to RRES license on terms  
and conditions.

Cardoza, Kathi Jane (RES)  
1293 W. Dyer, Fresno  
Effective: 8/28/90  
Violation: 10176(a)(i), 10177(g)  
Right to RRES license on terms  
and conditions.

Khachigian, Melvin Krikoris (REB,  
REO)  
1415 18th St, Ste 400,  
Bakersfield  
Effective: 8/20/90  
Violation: 2725, 2726, 2831,  
2831.1, 10137, 10145(a),  
10148, 10177(d)(g)(h)  
Right to RRES license on terms  
and conditions.

Mariani, Franklin Louis (RES)  
160 S Beverly St, Porterville  
Effective: 6/19/90  
Violation: 490, 10177(a)  
Right to RRES license on terms  
and conditions.

O'Hare, Michael Edward (REB)  
4974 N Fresno, #120, Fresno  
Effective: 6/21/90  
Violation: 2830, 2830.1,  
2831, 2832, 2832.1, 2834,  
10145, 10176(c)(i), 10177(d)  
Right to RRES license on terms  
and conditions.

**Los Angeles Region**

Adams, Ella Mae Lyons (REB)  
4667 Northridge Dr, Los Angeles  
Effective: 7/31/90  
Violation: 10177.5  
Right to RRES license on terms  
and conditions.

Anderson, Kristine Louise (RES)  
953 Golden Crest Ave,  
Newbury Park  
Effective: 6/27/90  
Violation: 10177(g)  
Right to RRES license on terms  
and conditions.

Anguita, Luis (REB)  
8481 California Ave., South Gate  
Effective: 8/7/90  
Violation: 2715, 2731, 2831,  
2832, 10148, 10162, 10176(i),  
10177(d)(j)  
Right to RRES license on terms  
and conditions.

Borraez, Marie Oden (REB)  
1119 E. Broadway, Glendale  
Effective: 8/29/90  
Violation: 10148, 10177(j)  
Right to RRES license on terms  
and conditions.

Bumer, Barbara Jean (RES)  
2014 Brookfield Dr, Thousand  
Oaks  
Effective: 6/27/90  
Violation: 10177(g)  
Right to RRES license on terms  
and conditions.

Fausner, Raymond (REB)  
22837 Ventura Blvd, #303,  
Woodland Hills  
Effective: 6/5/90  
Violation: 2725(c), 2830,  
2831.2, 2950(h), 10137,  
10177(d)  
Right to RRES license on terms  
and conditions.

Feyijimi, Cole Simcon (RES)  
P.O. Box 715, Inglewood  
Effective: 8/28/90  
Violation: 490, 10177 (a)  
Right to RRES license on terms  
and conditions.

Fierro, Antonio C. (RES)  
8747 Coolhurst Dr, Pico Rivera  
Effective: 7/10/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Finesilver, Darryl Bruce (RES)  
28011 Beau Ct, Saugus  
Effective: 8/22/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Gerber, Sammie (RES)  
1001 Antelope Pl, Newbury Park.  
Effective: 6/27/90  
Violation: 10177(g)  
Right to RRES license on terms  
and conditions.

Gonzalez, William Xavier (RES)  
13062 Basswood, Chino  
Effective: 8/7/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Haboud, Fuhad Abdallah (RES)  
11507 Garfield Ave, South Gate  
Effective: 8/7/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Higuchi, Hajime (REB)  
5608 St. Clair Ave, #301,  
N. Hollywood  
Effective: 7/2/90  
Violation: 10177(g)  
Right to RRES license on terms  
and conditions.

International Brokers Center Inc  
(REC)  
1119 E. Broadway St, Glendale  
Effective: 8/29/90  
Violation: 2831, 10148,  
10161.8  
Right to RRES license on terms  
and conditions.

Kunnen, Robert Francis (REB)  
7331 Forbes, Van Nuys  
Effective: 8/7/90  
Violation: 10177(d)  
Right to RRES license on terms  
and conditions.

Kwon, Bruce Hoon (RES)  
20376 Bickford Dr, Walnut  
Effective: 8/14/90  
Violation: 490, 10177(a)(b)  
Right to RRES license on terms  
and conditions.

Lamb Realty Co. Inc. (REC)  
947 Thousand Oaks Blvd,  
Thousand Oaks  
Effective: 6/27/90  
Violation: 10177(g)  
Right to RRES license on terms  
and conditions.

Lamb, Ray Emery (REB, REO)  
947 E. Thousand Oaks Blvd,  
Thousand Oaks  
Effective: 6/27/90  
Violation: 10177(h)  
Officer of: Lamb Realty Co Inc  
Right to RRES license on terms  
and conditions.

Leeser, Arthur Abraham (RES)  
1716 Queens Rd, Los Angeles  
Effective: 6/21/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Leon, Albert Antonio (REB)  
27475 Ynez Rd, #364, Temecula  
Effective: 8/7/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Molavi, Mahmood Reza (RES)  
3311 Mountain Trail Ave,  
Newbury Park  
Effective: 6/27/90  
Violation: 10177(g)  
Right to RRES license on terms  
and conditions.

Reinoso, Jorge Heriberto (REB)  
535 W. Glenoaks Blvd, Glendale  
Effective: 8/29/90  
Violation: 2725, 10148  
Right to RRES license on terms  
and conditions.

Robison, William Charles (REB,  
REO)  
501 Santa Monica Blvd,  
7th Floor, Santa Monica  
Effective: 7/31/90  
Violation: 2725, 2726, 2830,  
2834, 10137, 10145,  
10177(d)(h)  
Right to RRES license on terms  
and conditions.

Snyder, Steven Tomas (REB)  
932 E. Main, Ventura  
Effective: 8/1/90  
Violation: 2831, 2831.1,  
2832.1, 2834, 10177(d)  
Right to RRES license on terms  
and conditions.

Taylor, Fred Wren Jr. (REB, REO)  
12301 Wilshire Blvd, #202,  
Los Angeles  
Effective: 7/12/90  
Violation: 2831.1, 2832.1,  
2832, 10145(a), 10176(c),  
10177(d)(g)  
Right to RRES license on terms  
and conditions.

The Taylor Co Realtors (REC)  
12301 Wilshire Blvd, #202,  
Los Angeles  
Effective: 7/12/90  
Violation: 2831.1, 2832.1,  
2832, 10145(a), 10176(c),  
10177(d)(g)  
Right to RRES license on terms  
and conditions.

Tucker, Pauline Marie (RES)  
2310 N. Hilldale, Simi Valley  
Effective: 8/14/90  
Violation: 490, 10177(a)  
Right to RRES license on terms  
and conditions.

Velasquez, Mario Alberto (RES)  
412 Bradley Blvd, Montebello  
Effective: 7/10/90  
Violation: 490, 10177(a)(b)  
Right to RRES license on terms  
and conditions.

Walls, Ronald Leroy (RES)  
8386 Lacolina Dr, Alta Loma  
Effective: 6/12/90  
Violation: 2740, 2741,  
10158, 10159, 10177(d), 10211  
Right to RRES license after 90  
days on terms and conditions.

**Sacramento Region**

Barickman, Marianne (RES)  
7777 Greenback Ln, #201,  
Citrus Heights  
Effective: 8/7/90  
Violation: 10130, 10131,  
10145(c), 10177(d)  
Right to RRES license on terms  
and conditions; RRES license  
suspended 30 days-all but 15  
days stayed.

Barnett, Ethel Elizabeth (REB)  
23591 Singing Hills Ct, Auburn  
Effective: 7/17/90  
Violation: 2725, 2830,  
2832.1, 2834, 10145, 10163,  
10177(d)  
Right to RREB license on terms  
and conditions; RREB license  
suspended 60 days-30 days  
stayed.

Cone, Laurence Lee (REB)  
13982 Rue Bechelle,  
Grass Valley  
Effective: 8/20/90  
Violation: 2731, 10137,  
10159.5, 10177(d)(h)  
Right to RREB license on terms  
and conditions; RREB license  
suspended 30 days - all but 10  
days stayed.

Ford, Kenneth Walter (REB, REO)  
8035 Madison Ave, #E-1,  
Citrus Heights  
Effective: 8/21/90  
Violation: 2725, 2830, 2831,  
2832, 2832.1, 10137, 10145,  
10145(d), 10176(a)(e)(i),  
10177(d)  
Right to RREB license on terms  
and conditions; RREB license  
suspended for 60 days.

Haley, Timothy James (REB)  
330 S Fairmont, Ste 3A, Lodi  
Effective: 6/6/90  
Violation: 10145(c),  
10176(c)  
Right to RRES license on terms  
and conditions.

Hubbard, Ronnie Lee (RES)  
5672 Wilkinson St, Sacramento  
Effective: 6/11/90  
Violation: 490, 10177(b)  
Right to RRES license after 60  
days on terms and conditions.

Jackson, Robert T. (REB)  
3822 Clinton Way, Fair Oaks  
Effective: 8/1/90  
Violation: 10145, 10177(d)  
Right to RREB license on terms  
and conditions.

Planning Horizons Corporation  
(REC)  
8035 Madison Ave, #E-1,  
Citrus Heights  
Effective: 8/21/90  
Violation: 2725, 2830, 2831,  
2832, 2832.1, 10137, 10145,  
10145(d), 10176(a)(e)(i),  
10177(d)  
Right to RREC license on terms  
and conditions; RREC license  
suspended for 60 days.

Pracht, David William (RES)  
13136 Mayflower Dr,  
Nevada City  
Effective: 8/20/90  
2770, 10130, 10131, 10132,  
10177(d)(e)  
Right to RRES license on terms  
and conditions; RRES license  
suspended 30 days - all but 10  
days stayed.

Sefers, Phillip W. (RES)  
P.O. Box 342, Yuba City  
Effective: 8/1/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Wright, Howard Orville (RES)  
1328 Blossom Hill Wy, Roseville  
Effective: 8/28/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

**San Diego Region**

Abrahamson, Daniel Evan (RES)  
4004 Dmahalia, San Diego  
Effective: 7/17/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Cost Effective Funding (REC)  
7950 Silvertow Ave, Ste 101,  
San Diego  
Effective: 8/1/90  
Violation: 2725, 2830, 2831,  
2831.1, 2832.1, 10085, 10145,  
10146, 10177(d), 10240  
Right to RREC license on terms  
and conditions.

Cunningham, John William (REB,  
REO)  
2550 5th Ave, #140, San Diego  
Effective: 8/30/90  
Violation: 2830, 2832,  
10145, 10177(d)  
Right to RREB license on terms  
and conditions.

San Diego Westpac Inc (REC)  
2550 5th Ave, Ste 140, San Diego  
Effective: 8/30/90  
Violation: 2830, 2832,  
10145, 10177(d)  
Right to RREC license on terms  
and conditions.

**San Francisco Region**

Bryce, Gretchen Theodora (REB)  
643 San Ramon Valley Blvd,  
Danville  
Effective: 8/27/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Deckard, Lee Meredith (REB)  
411 Park Ave, #220, San Jose  
Effective: 8/3/90  
Violation: 10176(i), 10177(f)  
Right to RREB license on terms  
and conditions.

Engstrom, Roger Allen (REB)  
3031 Tisch Way, Ste 305,  
San Jose  
Effective: 6/21/90  
Violation: 2830, 2831.1,  
10145, 10176(e), 10177(d),  
11010, 11018.2  
Right to RREB license on terms  
and conditions.

Gubler, Heinz Yvan (RES)  
108 Lower Terrace,  
San Francisco  
Effective: 8/7/90  
Violation: 10130, 10177(d)(f)  
Right to RRES license on terms  
and conditions.

Hughey, Antoinette M. (RES)  
1535 Van Dyke Ave,  
San Francisco  
Effective: 8/29/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Lehman, Julia Henne (REB)  
2 Tunnel Rd., Berkeley  
Effective: 7/13/90  
Violation: 10176(a),  
10177(g)  
Right to RREB license on terms  
and conditions.

Luoh, Diana Yiping (RES)  
5589 Winfield Blvd, #100,  
San Jose  
Effective: 7/3/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

NLS Financial Corporation (REC)  
1210 Shafter St, San Mateo  
Effective: 8/7/90  
Violation: 2831, 2831.1,  
10130, 10137, 10145,  
10177(d)(e)(f)(g)  
Right to RREC license on terms  
and conditions.

Scherpf, Gloria L. (RES)  
1855 45th Ave., San Francisco  
Effective: 7/17/90  
Violation: 2785(a)(3), 10148,  
10176(a)(e)(i), 10177(d)(g)  
Right to RREB license on terms  
and conditions.

Schifer, Jan (RES)  
1678 Shattuck Ave., Berkeley  
Effective: 8/7/90  
Violation: 10130, 10177(d)(f)  
Right to RRES license on terms  
and conditions.

Woodward, John Albert (REB)  
1455A Market St, Ste 402,  
San Francisco  
Effective: 6/14/90  
Violation: 10177(h)  
Right to RREB license on terms  
and conditions.

Wuertner, Richard Carl  
(REB, REO)  
1109 Clovelly Ln, Burlingame  
Effective: 8/7/90  
Violation: 2831, 2831.1,  
10130, 10137, 10145,  
10177(d)(e)(f)(g)  
Right to RREB license on terms  
and conditions.

**Santa Ana Region**

Aguilar, Gary Steven (RES)  
762 W. Lambert Rd, #11,  
La Habra  
Effective: 6/21/90  
Violation: 490, 10177(a)(b)  
Right to RRES license on terms  
and conditions.

Alexander, George (RES).  
6428 West View Dr., Orange  
Effective: 8/7/90  
Violation: 490, 10177(a)  
Right to RRES license on terms  
and conditions.

Bixby, David Parker (REB, REO)  
4012 Katella, #201, Los Alamitos  
Effective: 8/28/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Moell, Stephen Andrew (RES)  
24401 Spartan, Mission Viejo  
Effective: 8/7/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Nordlander, Christine Elisabeth  
(RES)  
44040 Thomas St., Hemet.  
Effective: 6/12/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Randa, Suzanne Marie (RES)  
27157 Sunset Ave, Perris  
Effective: 8/1/90  
Violation: 10176(a)(b)  
Right to RRES license on terms  
and conditions.

Scott, Steven Andrew (REB)  
129 Loralyn Dr, Arcadia  
Effective: 8/27/90  
Violation: 10177(h)  
Right to RREB license on terms  
and conditions.

Sergioff, Trifin (RES)  
PO Box 5185, Huntington Beach  
Effective: 7/10/90  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions.

Vaught, Robert John (REB)(REO)  
2201 Martin, #101, Irvine  
Effective: 8/14/90  
Violation: 490, 10177(b)  
Right to RREB license on terms  
and conditions.

Rodriguez, Suzanne Mary (RES)  
8147 Canyon Crest Dr,  
Sierra Madre  
Effective: 7/25/90  
Violation: 490, 10177(b)  
Suspended for 90 days---stayed  
for 3 years on terms and  
conditions.

**Sacramento Region**

Burd, Wayne Harry (REO)  
5751 Sunrise Blvd,  
Citrus Heights  
Effective: 6/9/90  
Violation: 10177(h)  
Suspended for 20 days---all but  
15 days stayed for 1 year on  
terms and conditions.

Salisbury, Roy Dale (REB)  
6815 Madison Ave, Fair Oaks  
Effective: 8/7/90  
Violation: 2725, 10177(d)(h)  
Suspended 15 days--- stayed for  
1 year on terms and conditions.

Wayne H. Burd, Inc (REC)  
5751 Sunrise Blvd,  
Citrus Heights  
Effective: 6/9/90  
Violation: 10177(h)  
Suspended for 20 days---all but  
15 days stayed for 1 year on  
terms and conditions.

**San Diego Region**

General Mortgage Corporation  
(REC)  
9040 Friars Rd, Ste 200,  
San Diego  
Effective: 6/5/90  
Violation: 10177(h)  
Suspended 30 days---stayed for  
1 year on terms and conditions.

Jordan, Ladrué Ray (REB, REO)  
355 3rd Ave, Ste C, Chula Vista  
Effective: 7/3/90  
Violation: 10177(h)  
Suspended for 30 days---stayed  
for 1 year on condition.

Roxas, Feliciano Bautista (REB)  
9484 Black Mountain Rd,  
Ste A, San Diego  
Effective: 6/19/90  
Violation: 2830, 2832, 2832.1,  
10145, 10145(d), 10177(d)  
Suspended for 90 days---stayed  
for 90 days on condition.

Taylor, Joel Lee (REB, REO)  
9040 Friars Rd, Ste 200,  
San Diego  
Effective: 6/5/90  
Violation: 10137  
Suspended for 30 days---stayed  
for 1 year on terms and  
conditions.

Zoumaras, Thomas D. Jr. (REB)  
2515 Camino Del Rio South,  
Ste 236, San Diego  
Effective: 8/7/90  
Violation: 10177(h)  
Suspended for 30 days---stayed  
for 1 year on conditions.

**SUSPENDED WITH STAYS**

**Fresno Region**

Winton, Nancy Lou (RES)  
16270 Mustang Dr, Porterville  
Effective: 8/6/90  
Violation: 10177(d), 11018.2  
Suspended for 10 days---stayed  
for 1 year on terms and  
conditions.

Wise, George William (RES)  
760 E. Lerdo Hwy, Shafter  
Effective: 7/30/90  
Violation: 10177(g)  
Suspended for 30 days---stayed  
for 2 years on condition.

Wise Realty Inc (REC)  
400 Central Valley Hwy,  
Shafter  
Effective: 7/30/90  
Violation: 10177(g)  
Suspended for 30 days---stayed  
for 2 years on condition.

**Los Angeles Region**

Doyle, Mark (RES)  
9253 1/2 Reseda Blvd,  
Northridge  
Effective: 7/24/90  
Violation: 490, 10177(a)  
Suspended for 45 days---stayed  
for 1 years on condition.

Kim, Kuk Hee (REB)  
3250 Wilshire Blvd, Ste 912,  
Los Angeles  
Effective: 8/1/90  
Violation: 2731, 10130,  
10177(d)  
Suspended 45 days---all but 30  
days stayed for 1 year on  
condition.

Ring Brothers Management Corp  
(REC)  
501 Santa Monica Blvd,  
7th Floor, Santa Monica  
Effective: 7/31/90  
Violation: 2726, 2830, 2834,  
10137, 10145, 10177(d)  
Suspended 30 days---stayed for  
1 year on condition.

**REVOKED WITH STAYS**

**Fresno Region**

Ozanich, Anton Matthew Jr (REB)  
5025 Fillmore Ave, Bakersfield  
Effective: 7/3/90  
Violation: 10177(e)  
Stayed for 1 year from effective  
date of renewal.

**INDEFINITE  
SUSPENSIONS**  
(under Recovery Fund provisions)

**Fresno Region**

Mission Mortgage Exchange, Inc (REC)  
998 Monterey St, San Luis Obispo  
Effective: 6/7/90

Waggoner, Willard V. (REB)  
2306 Johnson Ave,  
San Luis Obispo  
Effective: 6/7/90

**Los Angeles Region**

Allman, Samuel Harold (RES)  
2850 Ocean Park Blvd, Ste 290,  
Santa Monica  
Effective: 6/7/90

Allman, Sheldon (REB)  
4337 Marina City Dr,  
Marina Del Rey  
Effective: 6/7/90

Browne, William Stevenson (REB)  
Penthouse 9454 Wilshire Blvd,  
#1000, Beverly Hills  
Effective: 8/27/90

Liu, Agnes (REB)  
916 Silver Spur Rd, Rolling  
Hills Estates  
Effective: 8/15/90

McNeil, Jimmy Dale (RES)  
P. O. Box 775, Alta Loma  
Effective: 6/1/90

**Sacramento Region**

Curtis, William Wayne (REB)  
4212 Jump Court, Sacramento  
Effective: 7/16/90

**San Diego Region**

Gamber, Neil Robert (REB)  
201 Palm Ave, Imperial Beach  
Effective: 6/25/90

**San Francisco Region**

Morgan, Fredrick Owen (REB)  
938 The Alameda Blvd, #A,  
San Jose  
Effective: 6/7/90

Taylor, Roosevelt Jr. (RES)  
416 Caswell Ave, Oakland  
Effective: 6/25/90

Walia, Amarjit S. (RES)  
461 N. Santa Cruz Ave,  
Los Gatos  
Effective: 6/7/90

**Santa Ana Region**

Hahn, Norman Eugene (REB)  
1570 E. 17th St, Suite A,  
Santa Ana  
Effective: 6/25/90

**PUBLIC REPROVALS**

**Los Angeles Region**

Winings, Lois Marian (REB)  
1109 S. Navarro St,  
West Covina  
Effective: 8/22/90  
Violation: 490, 10177(b)

**SUSPENDED**

**Los Angeles Region**

Kincaid, Andrew R. W. (REB)  
5710 E. Second St, Long Beach  
Effective: 6/28/90  
Violation: 10137  
Suspended for 60 days.

**San Francisco Region**

Turner, Dallas Ray (REB)  
4419 Deer Ridge Rd, Danville  
Effective: 7/25/90  
Violation: 2715, 10162,  
10165, 10177(d)  
Suspended for 30 days.

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## Don't take your license renewal for granted

by Peter J. Saverien, Real Estate Manager I, Post Licensing

An ever-increasing number of individuals are discovering that they unintentionally failed to renew their real estate licenses. For some, this situation became evident more than two years beyond their license expiration date. Examples of these people include: the salesperson who depended upon his broker to remind him of his license expiration date; the salesperson who gave her completed renewal form and check to her broker for signature and mailing; the corporate designated broker-officer who gave his former secretary the completed application to be mailed after he had signed it. These renewal applications were never submitted to DRE.

A few individuals *insist* that they mailed their license renewal documents to DRE. However, DRE has no record of receiving the documents. These individuals did not receive a renewed license and subsequently failed to make any inquiries concerning their license status. The majority of these people did not even inquire as to whether or not the check they had submitted for the license renewal fee had been negotiated by DRE. Remember, it is the licensee's responsibility to determine that DRE received the renewal documents. In the event a renewed license certificate has not been received within three to four weeks after the license expiration date, the licensee should contact DRE and determine if there is some type of problem. "On time" or "late" renewals mailed on or near the license expiration date or end of the two year grace

period should be mailed to DRE via registered mail/return receipt requested in order to avoid any potential renewal problems. Do not rely on a mailbox or a date from a business postage meter to verify that an application is within proper time frames.

It is the licensee's responsibility to renew his/her license in a timely manner. As a courtesy, DRE sends out a pre-printed renewal notice to the licensee's mailing address of record. Unfortunately, many licensees have failed to advise DRE of their current mailing address. This is a common occurrence for licensees who list their employing broker's office address as their mailing address and, when they change brokers, fail to provide DRE with a new mailing address. As a result, a great number of renewal notices are returned to DRE as undeliverable.

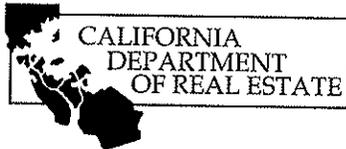
Section 10201 of the California Business and Professions Code states:

"The holder of a license who fails to renew it prior to the expiration of the period for which it was issued and who has otherwise qualified for such license, may renew it within two years from such expiration upon proper application and the payment of a late renewal fee in an amount equal to 1 1/3 times the regular renewal fee in effect at the time the license is reinstated."

Licensees should take note that the law contains no exceptions which permit the Real Estate Commissioner to exercise any discretionary judgement in extending the two year grace period. Once the licensee has gone beyond the two year period in which to renew the license, he/she must requalify through the examination process. For many individuals, requalification includes compliance with the more stringent educational requirements now in force and passing the appropriate examination. These people may lose a substantial amount of time and money because they took their license renewal for granted.

In the event you have any questions concerning the status of your real estate license, please do not hesitate to contact a DRE office. When contacting DRE, you may want to request a public information print-out. The print-out will contain your current license expiration date, license number, mailing address and, for a salesperson, the employing broker, if any, as reflected in DRE's current licensing records. Be certain to check the accuracy of the print-out. In the event the print-out reflects incorrect information, obtain the appropriate change form from DRE. Complete the form with the corrected information and return it immediately to DRE.

Remember, you worked hard to get your license, don't lose it through neglect! ❖



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